



medco®

Your Pharmacy Benefit Program Handbook



Welcome!

We're proud that the State of Delaware has chosen Medco to manage your prescription drug benefit for retail and mail-order services. You're in good company. Medco has provided quality prescription drug benefit services to millions of Americans for over 30 years.

Medco has worked closely with the State of Delaware over the last several months to ensure a smooth transition of your prescription drug benefit.

Included in this packet is your **prescription drug ID card**. Keep it in your wallet so that it's always handy when you order prescriptions.

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Your prescription drug benefit plan at a glance

	Tier 1 Generics	Tier 2 Formulary (Preferred)	Tier 3 Nonformulary (Nonpreferred)
30-day supply	\$8.50	\$20.00	\$45.00
90-day supply*	\$17.00	\$40.00	\$90.00

*Applies to prescriptions filled through Medco By Mail or at retail pharmacies that have agreed to participate in the 90-day retail network.

- You must obtain a 30-day supply of a new medication at retail prior to obtaining a 90-day supply.
- Check with your retail pharmacy to determine whether they have agreed to participate in the 90-day retail network.
- Standard shipping is free with Medco By Mail.

Choice program . . . Generic vs. brand drugs

The “Choice program . . . Generic vs. brand drugs” applies to medications obtained through Medco By Mail. If you purchase a brand-name medication when a generic equivalent is available, you will be responsible for the generic copay plus the cost difference between the generic and the brand-name medication.

Medications covered by the State of Delaware (generic, formulary, and nonformulary)

Your prescription drug benefit provides coverage for generic, formulary (preferred), and nonformulary (nonpreferred) medications. The formulary list provides a wide selection of generic and brand-name medications.

Bring the enclosed formulary guide with you to each doctor visit to discuss whether a drug on the list is right for you. The Medco Preferred Prescription Incentive formulary has been adopted by the State of Delaware Prescription Program. If you need information about it now, visit us at www.medco.com or call us toll-free at 1-800-939-2142.

Coverage review programs

Coverage review programs are designed to ensure that plan participants are receiving prescription medication that results in appropriate, cost-effective care. If you are taking certain medications, Medco must review prescriptions for these medications with your doctor before they can be filled under your plan, since more information than what is on a prescription is needed. The review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines, and uses that are considered reasonable, safe, and effective.

If you submit a prescription to a retail pharmacy for a medication that requires a coverage review, you or your doctor can initiate the review. To start the review process or for more information, please call Medco toll-free at 1-800-753-2851 between 8:00 a.m. and 9:00 p.m., Eastern time, Monday through Friday. When you use Medco By Mail, Medco will call your doctor to start the review process for you.

While the review process is pending, you will be responsible for the full cost of the medication at the retail pharmacy if you need the prescription filled immediately. If coverage is approved, you will pay your normal copay only. If you already paid the full cost of the medication at the retail pharmacy and then learn that coverage is approved, you may send your receipt and claim form to Medco for processing. If coverage is not approved, you will remain responsible for the full cost of the medication.

Coverage review

Some medications are not covered unless you receive preapproval, or prior authorization. There are two kinds of prior authorization rules—**traditional and smart prior authorizations (step therapy)**. Medications may fall under one or more programs. *Note: All drugs and categories listed below are subject to change.*

Traditional prior authorization

Traditional prior authorization requires that you obtain preapproval through a coverage review. The review will determine whether your plan covers your prescribed medication. Below are examples of common medications that may require prior authorization:

- *Regranex*®
- *Synagis*® and *Respigam*®
- *Xolair*®
- *Myobloc*® and *Botox*®
- Medications that have cosmetic uses (such as *Retin-A*®, *Avita*®, and *Tazorac*®)
- Erythroid stimulants (such as *Epogen*® and *Procrit*®), which are used for certain anemias
- Growth hormones (such as *Humatrope*®), which are used to stimulate skeletal growth
- Psoriasis medications (such as *Raptiva*® and *Amevive*®)

Step therapy (also known as smart prior authorization)

For some medications, an automated process is used to determine whether you qualify for coverage. Using factors we have on file—such as medical history, drug history, age, and gender—if your history does not qualify you for coverage, a prior authorization is required to permit coverage. For step therapy, for instance, certain medications may not be covered unless the patient has first tried another medication or therapy. The following examples are medications that are part of the step therapy process:

- *Forteo*®
- *Revatio*™

- COX-2 inhibitors (such as *Celebrex*®)
- Injectable rheumatoid arthritis medications (such as *Kineret*®, *Enbrel*®, *Remicade*®, *Humira*®)
- Select proton pump inhibitors (such as *Aciphex*®, *Prevacid*®, *Protonix*®)
- Select antidepressants (such as *Lexapro*®)

Authorization for an additional quantity of medication

For some medications, your plan may cover a limited quantity within a specified period of time. The medications listed below are authorized for limited quantities only. A coverage review may be available to request additional quantities of the following medications:

- Medications used to help you sleep (such as *Ambien*®, *Lunesta*™, and *Sonata*®)
- Selected antifungal medications (such as *Sporanox*®, *Diflucan*®, and *Lamisil*®)
- Selected migraine medications (such as *Migranal*®, *Imitrex*®, *Zomig*®, *Maxalt*®, *Amerge*®, *Axert*®, *Frova*®, and *Relpax*®)
- Selected nausea medications (such as *Anzemet*®, *Emend*®, *Kytril*®, and *Zofran*®)
- Erectile dysfunction medications (such as *Cialis*®, *Levitra*®, and *Viagra*®)

Note: This information is an overview of your State of Delaware prescription drug benefit. Benefits and copays are subject to change by your health plan.

Your pharmacy options

To save on prescription costs, use a participating retail pharmacy for your prescription drug needs.

Medco's nationwide retail pharmacy network

You can obtain up to a 60-day supply of medication at one of the more than 50,000 pharmacies in the Medco network.

90-day supply at participating retail pharmacies

You can obtain up to a 90-day supply at pharmacies that participate in the 90-day retail network. Contact your local pharmacy to find out whether they are participating in this network or call Medco Member Services at 1-800-939-2142.

Or you may check the Statewide Benefits website at www.ben.omb.delaware.gov.

Medco By Mail

See the following page of complete details for obtaining your maintenance prescriptions by mail.

If you use a nonparticipating retail pharmacy, you will be responsible for the entire cost of the medication. You may submit a reimbursement claim to Medco. Your reimbursement will be up to the "allowable" amount had you used a participating pharmacy, minus the applicable copay.

Medco By Mail pharmacies

Over 6 million members currently enjoy the convenience of having their long-term medications (those taken for 3 months or more) delivered to their home or office. Medications are dispensed by **Medco By Mail** pharmacists through our network of mail-order pharmacies.

Medco By Mail advantages:

- **Get up to a 90-day supply of each covered medication for two copays.** A 30-day supply must be filled at a participating retail pharmacy prior to obtaining a 90-day supply through mail order. The generics choice program applies to medications obtained through Medco By Mail. If you purchase a brand-name medication when a generic equivalent is available, you will be responsible for the generic copay plus the cost difference between the generic and the brand-name medication.

- **Registered pharmacists** are available 24 hours a day, 7 days a week.
- **Order refills** online, by mail, or by phone—anytime day or night. To order online, register at **www.medco.com**. Refills are usually delivered within 3 to 5 days after we receive your order.
- **Choose a convenient payment option**—Medco offers a safe, convenient way for you to pay for prescription orders called e-check. E-check is an electronic funds transfer system that automatically deducts payments from your checking account. You can also pay by money order, personal check, credit card, or through our automatic payment program. For more information, visit **www.medco.com** or call Member Services at 1-800-939-2142.
- **Standard shipping is free.**

How to start saving with Medco By Mail

- 1 When using Medco By Mail, be sure to ask your doctor to write a prescription for up to a **90-day supply** of each medication (plus refills for up to 1 year, if appropriate).
- 2 Fill out the enclosed Medco By Mail order form.
- 3 Send the completed form, your prescription, and your payment option in the Medco By Mail envelope provided.

Your medication usually will be delivered within 8 calendar days after we receive your order. If you are currently taking a medication, be sure to have at least a 14-day supply on hand when ordering. If you don't have enough, ask your doctor to give you a second prescription for at least a 14-day supply and fill it at a local retail pharmacy while your mail-order prescription is being processed.

You may also have your doctor fax your prescriptions. Ask your doctor to call 1-888-327-9791 for faxing instructions.

The Medco Special Care Pharmacy

Some conditions, such as anemia, hepatitis C, multiple sclerosis, asthma, growth hormone deficiency, and rheumatoid arthritis, are treated with specialty medications. If you use specialty medications, which often require injection or special handling, you'll appreciate the **Medco Special Care Pharmacy** extras, including:

- Up to a 90-day supply of your specialty medication for just one payment
- Access to nurses who are trained in specialty medications
- Answers to your questions about specialty medications from a pharmacist 24 hours a day, 7 days a week.
- Coordination of home care and other healthcare services

For more information, call the **Medco Special Care Pharmacy** at 1 800 939-2142.

Online services

If you have Internet access, you can take advantage of Medco's award-winning, consumer-friendly website. More than 4 million members have registered at **www.medco.com** to:

- Review plan highlights and get health and wellness information.
- Compare brand-name and generic drug prices.
- Obtain order forms, claim forms, and envelopes.
- Submit mail-order refills.
- Check the status of Medco By Mail orders.
- Check and pay mail-order account balances.
- Print temporary pharmacy ID cards.
- Print your year-to-date statements for your flexible spending account.

General information

To contact Member Services

Member Services is available 24 hours a day, 7 days a week (except Thanksgiving and Christmas) by calling toll-free 1-800-939-2142. Our Member Services representatives can:

- Help you find a nationwide participating retail pharmacy
- Send you order forms, claim forms, and envelopes
- Answer questions about your prescriptions or plan coverage

To access Medco by TTY

TTY is available for hearing-impaired members. Call 1 800 759-1089.

To order prescription labels printed in braille

Braille labels are available for mail-order prescriptions. Call 1 800 939-2142.

Coordination of Benefits

When a member enrolls in a health care plan, he/she will automatically be enrolled in the prescription drug plan (with the exception of the Blue Cross Basic Plan, as it does not include prescription coverage). The Coordination of Benefits (COB) policy, available at http://ben.omb.delaware.gov/documents/spousal_cob.pdf, also applies to prescription coverage.

Excluded items

The following items are **not covered** under the State of Delaware's prescription drug program:

Over-the-counter medications, regardless of intended use; devices other than those related to diabetes care; administration or injection of drugs/vaccines (covered under your medical plan); allergy shots (covered under your medical plan); drugs for weight loss; reuseable syringes; and immunizations and injectable medication administered by or in the doctor's office (covered under the medical benefit).

Covered items

The following items are **covered** under the State of Delaware's prescription drug plan when prescribed for use outside a healthcare facility: prescription drugs that require a prescription according to federal and state law; injectable insulin, when prescribed by your doctor; diabetes supplies, including lancets, when prescribed by your doctor; insulin syringes, when prescribed by your doctor; and oral contraceptives.

Other things you should know

Medco protects your safety

The risks associated with drug-to-drug interactions and drug allergies can be very serious. To protect your safety—whether you use Medco By Mail or **medco.com**®—Medco checks for potential interactions and allergies. We also send this information electronically to participating retail pharmacies.

Medco may contact your doctor about your prescription

If you are prescribed a drug that is not on your plan's formulary, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will never pay more and will usually pay less.

Medco protects your privacy

Because your privacy is important to us, Medco complies with federal privacy regulations. Medco uses health and prescription information about you and your dependents to administer your plan and to fill your mail-order prescriptions.

Your plan may have coverage limits

Your plan may have certain coverage limits. For example, prescription drugs used for cosmetic purposes may not be covered, or a medication might be limited to a certain amount (such as the number of pills or total dosage) within a specific time period. In addition, under the step therapy program, certain medications may not be covered unless the patient has first tried another medication or therapy.

If you submit a prescription for a drug that has coverage limits, your pharmacist will tell you that approval is needed before the prescription can be filled. The pharmacist will give you or your doctor a toll-free number to call. If you use Medco By Mail, your doctor will be contacted directly.

When a coverage limit is triggered, more information is needed to determine whether your use of the medication meets your plan's coverage conditions. We will notify you and your doctor of the decision in writing. If coverage is approved, the letter will indicate the amount of time for which coverage is valid. If coverage is denied, an explanation will be provided, along with instructions on how to submit an appeal.

Controlled substances

Federal law prohibits the return of dispensed controlled substances.

Medco manages the prescription drug benefit for the State of Delaware's Group Health Insurance Program.

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